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THE FINANCIAL DEPENDENCE OF WOMAN.

SOCIAL reformers are not slow to point out to women that the key of their position is financial independence; without it, the most intimate relationships rest on an insecure foundation. It is a matter of common observation that the married woman with means of her own has more chance of consideration than the dowerless woman; other things being equal, her opinion, her entity are more valuable when enhanced by a settled income of her own, even if it be small. The Women's Progressive Society has for its fifth object: "To educate public opinion on the necessity of financial independence of all women."

The fulfilment of such an aim is strictly in accord with the socialistic tendencies of our day, and much, indeed almost everything, can be said in its favor. Women are grasping the conditions which surround them; they perceive that, though certain men, imbued more or less with the chivalrous spirit, may grant a substantial equality to the women dependent on them, it is for them a much safer position to stand by their own exertions on the basis of equality. In the former case, women depend on what lies outside self; in the latter, on self alone. In certain circumstances the difference is practically non-existent; in others, it may be infinite.

At a recent meeting of progressive women, one of the speakers gave forth no uncertain sound on this subject. She stated that the financial independence of her sex is strictly necessary to happiness in marriage; that without it the married woman is little better than a slave; in one word, it is the *degradation of woman*. And this speech was much applauded by her hearers, of whom a large proportion were self-supporting women.

Now it may be granted that the ideal position for every able-bodied man or woman is a self-supporting one; the undoubtedly socialistic tendency of our age will develop this ideal. Every individual will more and more render service to society in return for benefits received; the elimination of parasites, of the vast army of do-nothings, is a foregone conclusion. It may be predicted with absolute certainty that the English legislature, when its constitution has become more democratic, and hereditary legislators have disappeared, will deal with the probate duty on vast fortunes, and with the land question, in a manner in which it has never dealt with them before. As yet, we have hardly touched the fringe of these difficulties.

But whilst admitting that individual independence is an ideal worth working towards, it will not be attained any sooner by progressive women representing the financial dependence of a wife as degradation. It is conceivable that if any considerable number of independent women acted on such an assumption, they might positively retard that independence they wish to achieve. It may be conceded that the financial independence of woman would in the main be a solid guarantee of her happiness in the marriage relation. It has been repeatedly pointed out by the intelligent foreigner, especially, perhaps, the Frenchman, that an Englishwoman begins marriage badly who is made over to her husband without a *dot*—a factor of such importance in France that, with exceptions, a woman is hardly considered marriageable unless she is provided for to some extent. The thriftlessness of English parents, their birdlike irresponsibility to their children—possibly an outcome of the rapid growth of England's empire—is bound to yield in this particular; changed conditions, the insight and

writings of men and women like Mr. Walter Besant,* Mrs. Annie Besant, and Charles Bradlaugh, will surely help to raise a standard for parents who have no moral right, either for the sake of a daughter or her husband, to send her dowerless to that husband. The recognition that respectable provision for his daughters is a father's duty will equally certainly tend to limit the family; the cases of men with twelve, ten, or even half a dozen unprovided daughters will, ere many years have passed, be reprobated as instances of gross injustice and unpardonable self-indulgence. But in the mean time little is to be gained by representing the financial dependence of a married woman on her husband as a species of degradation. If any considerable number of capable women, honorably supporting themselves, were to decline marriage because it entailed their withdrawal from self supporting employment, and consequent financial dependence on their husbands, the cause of advanced womanhood could not but receive a check, if there be any truth underlying the doctrine of heredity. From the point of view of "forward light brigade," their ranks must be recruited again and again in the coming generation by women who object to this financial dependence. To leave marriage to the twining-ivy woman, to her who will accept marriage at any price and without any terms, is a policy inimical to the social enfranchisement of women. The children of the capable woman who even for a time has maintained her personal independence, will, other things being equal, be more likely to forward the cause of woman than the children of the dependent woman. Like many another movement, this one demands self-sacrifice from its adherents. It may suit its enemies to advise men to marry women who have had no practical knowledge of the struggle of life, and no share in it; it can never suit enlightened women to advocate such a policy.

It will probably be long before the average Englishman recognizes what the higher morality requires of him in assuring, so far as his conduct and effort can assure it, the position of his children. Indeed, up to the present one may almost say that he wilfully declines to see that there is any moral compulsion laid upon him to limit their numbers. The late Charles Bradlaugh and Annie Besant, when they frankly advocated this policy, were treated as disseminators of a shameful immorality, and sentenced by an English law court to fine and imprisonment. Dr. Pearson points out, in his remarkable work, *National Life and Character*, how impressed Holberg was in the eighteenth century with English readiness to examine new opinions, and to accept and teach them. Ours is another age; and though we have astonishing proof that the latter part of our century is casting off sluggish indifference to the wellbeing of the community, yet it would only be wise in progressive women to remember that in nothing do men yield more slowly than to the need of modifying their relations to women. If any proof be needed, the shameful divorce laws, which found their origin in a barbaric age, are still the law of the land; quite recently the House of Commons declined to remodel them in accordance with the growing spirit of justice, a reform demanded by a considerable number of its members.

It is hardly necessary to point out that the financial dependence of a married woman on her husband does not necessarily imply degradation. On the contrary, if women are capable administrators, if they can spend money wisely and save it reasonably, their value is as rubies. The writer is acquainted with women who married penniless, but who, knowing where

* See "The Endowment of the Daughter," in *Longman's Magazine*, April, 1888.

their talent lay, stipulated for the command of the purse. And it is just here where some experience of the value of money, its purchasing power, its painful inelasticity, is of the first importance. It is, on the whole, a much better thing for a woman to spend wisely her husband's income of say £400 than for her to give a divided mind to the administration of their home and continue work of her own by which that income is supplemented by, let us say, £130. It is true that men themselves do not always see this; at least not to the extent of giving a wife the command of the purse, or of settling a fair annual sum upon her as the price of entirely devoting her services to the wise management of the home. The sensible woman, she who is not just fresh from the schoolroom and entirely absorbed by the sweetness of love's young dream, will make this necessary arrangement for her comfort and reasonable independence in her husband's home before she crosses the threshold as his wife.

Wives who have failed to make such an arrangement, who have not foreseen that a husband's disposition displays far more human nature than a lover's, need not necessarily be "degraded" by financial dependence. Even in this case they may, and as a matter of fact often do, assume the direction of the household and obtain due respect and consideration. It is absurd to expect that character and capacity will not carry weight in the marriage relation as in every other. Nor is it going too far to say that, where a married woman has to ask her husband, after a few years of marriage, for every sovereign she has to spend on her clothes, she is deficient in these respects. Few men fighting the battle of life would choose of their own free will to both earn and spend their income; where they do so, it is usually a result of incapacity on the side of the wife, the proof of her failure to administer. Man is not so fond of double work as some would have us believe. The writer was intimately acquainted with a penniless lady who, at the age of exactly nineteen, married a man ten years older than herself. When they began life she received a weekly sum for household expenses, had to ask for every penny for her own clothing, and to ask it as a favor. But midway in a long married life she assumed the expenditure of her husband's income, because experience cannot justify the exclusion of a capable person from the direction of affairs, even when the age and inclination of the husband favor his assuming it.

The recognition of the fact that character and capacity are necessary in matrimony, that their absence is fatal to anything like a substantial equality of the sexes in every relation of life, will save us from much idle vamping. Sex is a disqualification for much that is desirable in life; character and capacity never are. That many women possess them in an eminent degree explains the position they enjoy despite their sex; their absence explains far more in "the tyrant man" theory than perhaps progressive women are willing to allow. If the vanguard of the woman movement could contrive some system by which women of character and capacity should take precedence in their sex as candidates for matrimony, they might render a real service to "the cause," one of far more practical value than the mere statement that financial dependence is degrading.

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